

Information to identify the case:			
Debtor 1	<u>Larry Edward Hawk</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Summer Ann Hawk</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-10611-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry Edward Hawk

Summer Ann Hawk

12/13/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Larry Edward Hawk  
 Summer Ann Hawk  
 Debtors

Case No. 16-10611-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.  
 db/jdb

+Larry Edward Hawk, Summer Ann Hawk, 17592 South Norrisville Road,  
 Conneautville, PA 16406-1221  
 14257972 +Citizens Bank, 1128 State Street, Erie, PA 16501-1917  
 14257975 +Denise Ford, Clearfield, PA 16830  
 14325342 +Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047,  
 Hartford, CT 06143-1047  
 14250969 +Federal National Mortgage Association, 14523 Millikan Way, Suite 200,  
 Beaverton, OR 97005-2352  
 14257978 +Hayfield Township Tax Collector, ATTENTION: Sharon Wilson, P.O. Box 814,  
 Saegertown, PA 16433-0814  
 14257982 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14250970 Phelan Hallinan Diamond & Jones LLP, One Penn Center @ Suburban Station, Suite 1400,  
 1617 John F. Kennedy Blvd., Philadelphia, PA 19103-1814  
 14257983 +Sharp Collections, Inc., 114 N. Mercer Avenue, P.O. Box 81, Sharpsville, PA 16150-0081  
 14257984 +Windstream Communications, Inc., c/of LVNV Funding LLC, c/of Resurgent Capital Services,  
 P.O. Box 10497, Greenville, SC 29603-0497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2019 02:15:57 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14257974 +E-mail/Text: rkiser@co.crawford.pa.us Dec 14 2019 02:16:05 Crawford County Tax Claim Bureau,  
 903 Diamond Square, Meadville, PA 16335-2694  
 14250968 +E-mail/Text: rkiser@co.crawford.pa.us Dec 14 2019 02:16:05 Crawford County Tax Claim Bureau,  
 Crawford County Courthouse, 903 Diamond Park, Meadville, PA 16335-2640  
 14257976 +EDI: DISCOVER.COM Dec 14 2019 07:13:00 Discover Bank, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 14257979 EDI: IRS.COM Dec 14 2019 07:13:00 Internal Revenue Service,  
 ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14257980 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2019 02:15:57 Pa. Dept. of Revenue,  
 Dept. 280946, Harrisburg, PA 17128-0946

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIA  
 cr PNC Bank, National Association, successor by merge  
 cr Seterus, Inc. as the authorized servicer for Fe  
 14257973\* +Crawford County Tax Claim Bureau, Crawford County Courthouse, 903 Diamond Park,  
 Meadville, PA 16335-2640  
 14257977\* +Federal National Mortgage Association, 14523 Millikan Way, Suite 200,  
 Beaverton, OR 97005-2352  
 14257981\* Phelan Hallinan Diamond & Jones LLP, One Penn Center @ Suburban Station, Suite 1400,  
 1617 John F. Kennedy Blvd., Philadelphia, PA 19103-1814

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association, successor by merger to  
 National City Bank bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com  
 James Warmbrodt on behalf of Creditor FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION  
 bkgroup@kmlawgroup.com

District/off: 0315-1

User: bsil  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 16

Date Rcvd: Dec 13, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Maribeth Thomas on behalf of Creditor PNC Bank, National Association, successor by merger to National City Bank mthomas@tuckerlaw.com, maribeth.thomas@gmail.com, agilbert@tuckerlaw.com  
Matthew Christian Waldt on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Michael S. Jan Janin on behalf of Joint Debtor Summer Ann Hawk mjanjanin@quinnfirm.com, knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; mtrayer@quinnfirm.com; gbebko@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Larry Edward Hawk mjanjanin@quinnfirm.com, knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; mtrayer@quinnfirm.com; gbebko@quinnfirm.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8